

EXHIBIT “3”

JENNIFER LYNN WELLS
Notary Public, Ingham Co., MI
My Comm. Expires July 6, 2007

K02

55040 (11/87)
 ISSUED 01-31-1996
 TAILORED PROTECTION POLICY DECLARATIONS
 RENEWAL EFFECTIVE 03-09-1996
 POLICY NUMBER 852317-07021279-96
 POLICY TERM
 12:01 A.M. TO 12:01 A.M.
 03-09-1996 TO 03-09-1997

PAGE 1
 MICROFICHE COPY
 AUTO-OWNERS
 INSURANCE COMPANY
 6101 ANACAPRI BLVD., LANSING, MI 48917-3999
 AGENCY WAIDELICH INSURANCE GROUP
 23088100
 INSURED JACK J. BUSCH
 DBA BLUFF CITY INN
 ADDRESS PO BOX 33
 ANTICO, MI 54409-0033

IN CONSIDERATION OF PAYMENT OF THE PREMIUM SHOWN BELOW, THIS POLICY IS RENEWED. PLEASE ATTACH THIS DECLARATIONS AND ATTACHMENTS TO YOUR POLICY. IF YOU HAVE ANY QUESTIONS, PLEASE CONSULT WITH YOUR AGENT.

COMMERCIAL GENERAL LIABILITY COVERAGE

LIMITS OF INSURANCE
 GENERAL AGGREGATE LIMIT \$500,000
 OTHER THAN PRODUCTS COMPLETED OPERATIONS
 PERSONAL AND ADVERTISING INJURY LIMIT 500,000
 EACH OCCURRENCE LIMIT 50,000
 FARE DAMAGE LIMIT 5,000
 MEDICAL EXPENSE LIMIT ANY ONE FIRE
 ANY ONE PERSON

"GENERAL AGGREGATE LIMIT" SHOWN ABOVE, IS REINSTITUTED ONCE PER POLICY PERIOD AT NO ADDITIONAL CHARGE, IN ACCORDANCE WITH FORM 55050.

AUDIT TYPE: NON-AUDITED

FORMS THAT APPLY TO LIABILITY
 CG2104 (11-85) CG2144 (11-85) IL0021 (11-85)
 55027 (07-87) 55029 (07-87) 550001 (11-85) CG0108 (11-85) IL0019 (11-85)
 55050 (07-87) 55054 (07-87) 55069 (01-88) 55118 (08-91)
 CG2147 (09-83) 55137 (06-92)

LOCATION OF PREMISES: YOU OWN, RENT OR OCCUPY

LOC 001 BLDG 001 114 N EUFAULA AVE
 SUFAULA, AL 36027

TERRITORY: 003 COUNTY: BARBOUR

CLASSIFICATION

BUILDING OR PREMISES - BANK
 OR OFFICE - MERCHANTILE OR
 MANUFACTURING (LESSOR'S RISK ONLY)
 INCLUDING PRODUCTS AND/OR COMPLETED
 OPERATIONS
 (FOR-PROFIT)

SUBLINE	PREMIUM BASIS	RATES	PREMIUM
AREA	5,300	EACH 1000 22.791	\$121.00

LOCATION 001 PREMIUM

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 002 BLDG 001 103 N EUFAULA AVE
 EUFAULA, AL 36027

TERRITORY: 003 COUNTY: BARBOUR

CLASSIFICATION

WAREHOUSES, PRIVATE-INCLUDING
 AND/OR COMPLETED OPERATIONS
 (FOR-PROFIT)

SUBLINE	PREMIUM BASIS	RATES	PREMIUM
AREA	9,300	EACH 1000 24.572	\$229.00

LOCATION 002 PREMIUM

\$229.00

L02

AUTO-OWNERS
 INSURANCE COMPANY
 5101 ANACAPRI BLVD., LANSING, MI 48917-3999
 AGENCY WAIDELICH INSURANCE GROUP
 23-0881-00
 INSURED JACK J. RUSCH
 DBA BLUFF CITY INN
 ADDRESS PO BOX 33
 ANTIGO, WI 54409-0033

55040 (11/87)
 ISSUED 01-31-1996
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 RENEWAL EFFECTIVE 03-09-1996
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IN CONSIDERATION OF PAYMENT OF THE PREMIUM SHOWN BELOW, THIS POLICY IS RENEWED. PLEASE ATTACH THIS DECLARATIONS AND ATTACHMENTS TO YOUR POLICY. IF YOU HAVE ANY QUESTIONS, PLEASE CONSULT WITH YOUR AGENT.

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LDC 003 BLDG 001 115 BROAD ST
EUFALA, AL 36027

TERRITORY: 003 COUNTY: BARBOUR

CLASSIFICATION

BUILDING OR PREMISES - BANK
 OR OFFICE - MERCHANTILE OR
 MANUFACTURING (LESSOR'S RISK ONLY)
 INCLUDING PRODUCTS AND/OR COMPLETED
 OPERATIONS (FOR-PROFIT)

SUBLINE PREMIUM BASIS

AREA 2,050

PREMIUM

RATES

EACH 1000
22.791

\$47.00

LOCATION 003 PREMIUM

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LDC 004 BLDG 001 104 BROAD ST
EUFALA, AL 36027

TERRITORY: 003 COUNTY: BARBOUR

CLASSIFICATION

BUILDING OR PREMISES - BANK
 OR OFFICE - MERCHANTILE OR
 MANUFACTURING (LESSOR'S RISK ONLY)
 INCLUDING PRODUCTS AND/OR COMPLETED
 OPERATIONS (FOR-PROFIT)

SUBLINE PREMIUM BASIS

AREA 10,000

PREMIUM

RATES

EACH 1000
22.791

\$228.00

LOCATION 004 PREMIUM

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LDC 005 BLDG 001 112 N EUFALA AVE
EUFALA, AL 36027

TERRITORY: 003 COUNTY: BARBOUR

CLASSIFICATION

BUILDING OR PREMISES - BANK
 OR OFFICE - MERCHANTILE OR
 MANUFACTURING (LESSOR'S RISK ONLY)
 INCLUDING PRODUCTS AND/OR COMPLETED
 OPERATIONS (FOR-PROFIT)

SUBLINE PREMIUM BASIS

AREA 2,800

PREMIUM

RATES

EACH 1000
22.791

\$64.00

LOCATION 005 PREMIUM

\$64.00

M02

QUID-OWNERS COMPANY
INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY WAIDELICH INSURANCE GROUP

INSURED JACK J. BUSCH
DBA BLUFF CITY INN

ADDRESS PO BOX 33

ANTIGO, WI 54409-0033

PAGE 1
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55056 107-871
ISSUED 01-31-1996
TAILORED PROTECTION POLICY DECLARATIONS
RENEWAL EFFECTIVE 03-09-1996
POLICY NUMBER 852317-07021279-96

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CG2144 LIMITATION OF COVERAGE TO DESIGNATED PREMISES
SUPPLEMENTAL DECLARATIONS

114 N EUGAULA AVE, EUGAULA, AL
103 N EUGAULA AVE, EUGAULA, AL
115 BROAD ST, EUGAULA, AL
104 BROAD ST, EUGAULA, AL
118 N EUGAULA AVE, EUGAULA, AL

A03.

MICROFICHE COPY

QUID-OWNERS
INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY WAIDELICH INSURANCE GROUP

INSURED JACK J. BUSCH
DBA BLUFF CITY INN

ADDRESS PO BOX 33

ANTIGO, WI 54409-0033

ISSUED 01-31-1996
TAILORED PROTECTION POLICY DECLARATIONS
RENEWAL EFFECTIVE 03-09-1996
POLICY NUMBER 852317-07021279-96

POLICY TERM
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03-09-1996 TO 03-09-1997

IN CONSIDERATION OF PAYMENT OF THE PREMIUM SHOWN BELOW, THIS POLICY IS RENEWED. PLEASE ATTACH THIS DECLARATIONS AND ATTACHMENTS TO YOUR POLICY. IF YOU HAVE ANY QUESTIONS, PLEASE CONSULT WITH YOUR AGENT

THE FOLLOWING DIRECTIVES HAVE BEEN ISSUED FOR THIS POLICY:

NON-RESIDENT

803

AUTO-OWNERS
INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY
WAIDELICH INSURANCE GROUP
23-0881-00
JACK J. RU5CH
DBA BLUFF CITY INN

INSURED
PO BOX 33

ADDRESS
ANTIGO, MI 54409-0033

MICROFICHE COPY

ISSUED 01-31-1996
TAILOPED PROTECTION POLICY DECLARATIONS
RENEWAL EFFECTIVE 03-09-1996
POLICY NUMBER 852317-07021279-96

POLICY TERM
12:01 A.M. TO 12:01 A.M.
03-09-1996 TO 03-09-1997

IN CONSIDERATION OF PAYMENT OF THE PREMIUM SHOWN BELOW, THIS POLICY IS RENEWED. PLEASE ATTACH THIS
DECLARATIONS AND ATTACHMENTS TO YOUR POLICY. IF YOU HAVE ANY QUESTIONS, PLEASE CONSULT WITH YOUR AGENT.

THE FOLLOWING ATTACHMENTS WERE ISSUE WITH THIS POLICY TRANSACTION.

FL3271 199503A	E59257 199405	CG2144 198511	CG2104 198511	IL0021 198511
E55027 198707	E55029 198707	CG0001 198811	IL0017 198511	E55050 198707
E55064 198707	CL175 198602	E55059 198801	CG0108 198511	E55137 199206
			E55118 199108	

AUTO-OWNERS
 INSURANCE COMPANY
 6101 ANNEAPRI BLVD., LANSING, MI 48917-3999
 MICROFICHE COPY
 ISSUED 01-31-1996
 TAILORED PROTECTION POLICY DECLARATIONS
 RENEWAL EFFECTIVE 03-09-1996
 POLICY NUMBER 852317-07021279-96
 AGENCY WAIDELICH INSURANCE GROUP
 23-0881-00
 INSURED JACK J. RUSCH
 DBA BLUFF CITY INN
 ADDRESS PO BOX 33
 ANTIGO, WI 54409-0033

IN CONSIDERATION OF PAYMENT OF THE PREMIUM SHOWN BELOW, THIS POLICY IS RENEWED. PLEASE ATTACH THIS
 DECLARATIONS AND ATTACHMENTS TO YOUR POLICY. IF YOU HAVE ANY QUESTIONS, PLEASE CONSULT WITH YOUR AGENT.

062144 (11-85)

THE FOLLOWING IS THE FILL-IN DATA PRINTED FOR THIS FORM FOR THIS TRANSACTION.

FILL-IN FIELD VARIABLE DATA

PREM ADDR1 SEE 55056

PREM ADDR2

CITY/ST/ZIP

PROJ DESC1

PROJ DESC2

PROJ DESC3

POLICY TERM
 12:01 A.M. TO 12:01 A.M.
 03-09-1996 TO 03-09-1997

H06

55039 (11-87)
 ISSUED 03-20-1996
 TAILORED PROTECTION POLICY DECLARATIONS
 REISSUE EFFECTIVE 03-09-1996
 POLICY NUMBER 852317-07021279-96
 POLICY TERM
 12:01 A.M. TO 12:01 A.M.
 03-09-1996 TO 03-09-1997

PAGE 1
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AUTO-OWNERS COMPANY
 INSURANCE COMPANY
 6101 ANACAPRI BLVD., LANSING, MI 48917-3999
 AGENCY WAIDELICH INSURANCE GROUP
 23-0881-00
 INSURED JACK J RUSCH
 DBA BLUFF CITY INN
 ADDRESS 400 RUSCH RD
 ANTIGO, WI 54409-2957

COMMON POLICY INFORMATION

BUSINESS DESCRIPTION: PROPERTY OWNER
 ENTITY: INDIVIDUAL

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S).	PREMIUM
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.	\$689.00
COMMERCIAL GENERAL LIABILITY COVERAGE	
TOTAL	\$689.00

FORMS THAT APPLY TO ALL COVERAGE PARTS SHOWN ABOVE (EXCEPT GARAGE LIABILITY, DEALER'S
 BLANKET, COMMERCIAL AUTOMOBILES, IF APPLICABLE)
 55000 (01-87) 55056 (07-87)

COUNTERSIGNED BY: _____

20000000000000689

01-31-1996

55040 (11/87)

ISSUED 03-20-1996
TAILORED PROTECTION POLICY DECLARATIONS
REISSUE EFFECTIVE 03-09-1996
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PAGE 1
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AUTO-OWNERS
INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY WADELICH INSURANCE GROUP
23-0881-00
INSURED JACK J RUSCH
DBA BLUFF CITY INN

ADDRESS 400 RUSCH RD
ANTIGO, WI 54409-2957

POLICY TERM
12:01 A.M. TO 12:01 A.M.
03-09-1996 03-09-1997

COMMERCIAL GENERAL LIABILITY COVERAGE

LIMITS OF INSURANCE
GENERAL AGGREGATE LIMIT \$500,000
OTHER THAN PRODUCTS-COMPLETED OPERATIONS)
PERSONAL AND ADVERTISING INJURY LIMIT 500,000
EACH OCCURRENCE LIMIT 500,000
FIRE DAMAGE LIMIT 50,000
MEDICAL EXPENSE LIMIT 5,000 ANY ONE PERSON

GENERAL AGGREGATE LIMIT SHOWN ABOVE, IS REINSTITATED ONCE PER POLICY PERIOD AT NO ADDITIONAL CHARGE, IN ACCORDANCE WITH FORM 55050.

AUDIT TYPE: NON-AUDITED

FORMS THAT APPLY TO LIABILITY: CG2104 (11-85) CG2144 (11-85) IL0021 (11-85)
55027 (07-87) 55029 (07-87) CG0001 (11-88) CG0108 (11-85) IL0017 (11-85)
55050 (07-87) 55064 (07-87) CL175 (02-86) 55069 (01-88) 55118 (08-91)
CG2147 (09-89) 55137 (06-92)

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 001 BLDG 001 114 N EUFAULA AVE
EUFAULA, AL 36027

TERRITORY: 003 COUNTY: BARBOUR

CLASSIFICATION

CODE 61212
BUILDING OR PREMISES - BANK
OR OFFICE - MERCHANTILE OR
MANUFACTURING LESSOR'S RISK ONLY
INCLUDING PRODUCTS AND/OR COMPLETED
OPERATIONS
(FOR-PROFIT)

SUBLINE	PREMIUM BASIS	RATES	PREMIUM
AREA	5,300	EACH 1000 22.791	\$121.00

LOCATION 001 PREMIUM

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 002 BLDG 001 103 N EUFAULA AVE
EUFAULA, AL 36027

TERRITORY: 003 COUNTY: BARBOUR

CLASSIFICATION

CODE 68705
WAREHOUSES-PRIVATE-INCLDING PRODUCT
AND/OR COMPLETED OPERATIONS
(FOR-PROFIT)

SUBLINE	PREMIUM BASIS	RATES	PREMIUM
AREA	9,300	EACH 1000 24.572	\$229.00

LOCATION 002 PREMIUM

\$229.00

J06

AUTO-OWNERS
 INSURANCE COMPANY
 6101 ANACAPRI BLVD., LANSING, MI 48917-3899
 AGENCY WAIDELICH INSURANCE GROUP
 23-088100
 INSURED JACK J. RUSCH
 DBA BLUFF CITY INN
 ADDRESS 400 RUSCH RD
 ANTIGO, WI 54409-2957

55040 (11/87)
 ISSUED 03-20-1996
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PAGE 2
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LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 003 BLDG 001 115 BROAD ST
EUFULA, AL 36027

TERRITORY: 003 COUNTY: BARBOUR

CLASSIFICATION

BUILDING OR PREMISES - BANK
 OR OFFICE - MERCANTILE OR
 MANUFACTURING (LESSOR'S RISK ONLY)
 INCLUDING PRODUCTS AND/OR COMPLETED
 OPERATIONS
 (FOR-PROFIT)

SUBLINE

PREM/OP

PREMIUM BASIS

AREA 2,050

PREMIUM

RATES EACH 1000
22.791
\$47.00

LOCATION 003 PREMIUM

\$47.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 004 BLDG 001 104 BROAD ST
EUFULA, AL 36027

TERRITORY: 003 COUNTY: BARBOUR

CLASSIFICATION

BUILDING OR PREMISES - BANK
 OR OFFICE - MERCANTILE OR
 MANUFACTURING (LESSOR'S RISK ONLY)
 INCLUDING PRODUCTS AND/OR COMPLETED
 OPERATIONS
 (FOR-PROFIT)

SUBLINE

PREM/OP

PREMIUM BASIS

AREA 10,000

PREMIUM

RATES EACH 1000
22.791
\$228.00

LOCATION 004 PREMIUM

\$228.00

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 005 BLDG 001 118 N EUFAULA AVE
EUFULA, AL 36027

TERRITORY: 003 COUNTY: BARBOUR

CLASSIFICATION

BUILDING OR PREMISES - BANK
 OR OFFICE - MERCANTILE OR
 MANUFACTURING (LESSOR'S RISK ONLY)
 INCLUDING PRODUCTS AND/OR COMPLETED
 OPERATIONS
 (FOR-PROFIT)

SUBLINE

PREM/OP

PREMIUM BASIS

AREA 2,800

PREMIUM

RATES EACH 1000
22.791
\$64.00

LOCATION 005 PREMIUM

\$64.00

K06

55056 (07-87)
 ISSUED 03-20-1996
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AUTO-OWNERS
 INSURANCE COMPANY
 6101 ANACAPRI BLVD., LANSING, MI 48917-3999
 AGENCY WADELICH INSURANCE GROUP
 250881 COO
 JACK J. RUSCH
 DBA BLUFF CITY INN
 ADDRESS 400 RUSCH RD
 ANTIGO, WI 54409-2957

CG2144-LIMITATION OF COVERAGE TO DESIGNATED PREMISES
 SUPPLEMENTAL DECLARATIONS

114 N EUFAULA AVE, EUFAULA, AL
 103 N EUFAULA AVE, EUFAULA, AL
 115 BROAD ST, EUFAULA, AL
 104 BROAD ST, EUFAULA, AL
 118 N EUFAULA AVE, EUFAULA, AL

L06

MICROFICHE COPY

AUTO-OWNERS
INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY WAIDELICH INSURANCE GROUP
23-0881-00
INSURED JACK J RUSCH
DBA BLUFF CITY INN

ADDRESS 400 RUSCH RD
ANTIGO, WI 54409-2957

ISSUED 03-20-1996
TAILORED PROTECTION POLICY DECLARATIONS
REISSUE EFFECTIVE 03-09-1996
POLICY NUMBER 852317-07021279-96

POLICY TERM	
12:01 A.M. TO	12:01 A.M.
03-09-1996	03-09-1997

THE FOLLOWING DIRECTIVES HAVE BEEN ISSUED FOR THIS POLICY:
NON-RESIDENT

M06

AUTO-OWNERS
INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

MICROFICHE COPY

AGENCY WAIDELICH INSURANCE GROUP

INSURED JACK J. RUSCH
DEA BLUFF CITY INN

ADDRESS 400 RUSCH RD

ANTIGO, WI 54409-2957

ISSUED 03-20-1996
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03-09-1996 03-09-1997

THE FOLLOWING ATTACHMENTS WERE ISSUED WITH THIS POLICY TRANSACTION.

F13271 199503A E59257 199405 CG2144 198511 CG2104 198511 IL0021 198511
E55027 198707 E55029 198707 CG0001 198811 IL0017 198511 E55050 198707
E55064 198707 CL175 198602 E55069 198801 CG0108 198708 CG2147 198509 E55137 198206

A07

AUTO-OWNERS
INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

AGENCY WAIDELICH INSURANCE GROUP
23-0881-00
INSURED JACK J RUSCH
DBA BLUFF CITY INN

ADDRESS 400 RUSCH RD
ANTIGO, WI 54409-2957

MICROFICHE COPY

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REISSUE EFFECTIVE 03-09-1996
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12:01 A.M. TO 12:01 A.M.
03-09-1996 03-09-1997

CG2144 (11-85)

THE FOLLOWING IS THE FILL-IN DATA PRINTED FOR THIS FORM, FOR THIS TRANSACTION.

FILL-IN FIELD

VARIABLE DATA

SEE 55056

PREM ADDR1

PREM ADDR2

CITY/ST/ZIP

PROJ DESC1

PROJ DESC2

PROJ DESC3

Agency Code 23-0881-00

Policy Number 852317-07021279

CL 175 (2-86)

QUICK REFERENCE COMMERCIAL GENERAL LIABILITY COVERAGE PART

READ YOUR POLICY CAREFULLY

The Commercial General Liability Coverage Part in your policy consists of Declarations, a Coverage Form (either CG 00 01 or CG 00 02), Common Policy Conditions and Endorsements, if applicable. Following is a Quick Reference indexing of the principal provisions contained in each of the components making up the Coverage Part, listed in sequential order, except for the provisions in the Declarations which may not be in the sequence shown.

DECLARATIONS

- Named Insured and Mailing Address
- Policy Period
- Description of Business and Location of Premises
- Limits of Insurance
- Forms and Endorsements applying to the Coverage Part at time of issue

COVERAGE FORM (CG 00 01 or CG 00 02)

SECTION I—COVERAGES

- Coverage A—Bodily Injury and Property Damage Liability
 - Insuring Agreement
 - Exclusions
- Coverage B—Personal and Advertising Injury Liability
 - Insuring Agreement
 - Exclusions
- Coverage C—Medical Payments
 - Insuring Agreement
 - Exclusions
- Supplementary Payments

SECTION II—WHO IS AN INSURED

SECTION III—LIMITS OF INSURANCE

SECTION IV—COMMERCIAL GENERAL LIABILITY CONDITIONS

- Bankruptcy
- Duties in the Event of Occurrence, Claim or Suit
- Legal Action Against Us
- Other Insurance
- Premium Audit
- Representations
- Separation of Insureds
- Transfer of Rights of Recovery Against Others to Us
- When We Do Not Renew (applicable to CG 00 02 only)
- Your Right to Claim and "Occurrence" Information (applicable to CG 00 02 only)

SECTION V—EXTENDED REPORTING PERIODS (applicable to CG 00 02 only)

SECTION VI—DEFINITIONS (SECTION V IN CG 00 01)

COMMON POLICY CONDITIONS (IL 00 17)

- Cancellation
- Changes
- Examination of Your Books and Records
- Inspections and Surveys
- Premiums
- Transfer of Your Rights and Duties under this Policy

ENDORSEMENTS (If Any)

Agency Code 23-0881-00

Policy Number 852317-07021279

POLICY NUMBER:

CG 21 44 11 85
COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMITATION OF COVERAGE TO DESIGNATED PREMISES OR PROJECT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

SCHEDULE

Premises: SEE 55056

Project:

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement)

This insurance applies only to "bodily injury," "property damage," "personal injury," "advertising injury" and medical expenses arising out of:

1. The ownership, maintenance or use of the premises shown in the Schedule and operations necessary or incidental to those premises; or
2. The project shown in the Schedule

Agency Code 23-0881-00

Policy Number 852317-07021279

CG 21 04 11 85

COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION - PRODUCTS - COMPLETED OPERATIONS
HAZARD**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART.

This insurance does not apply to "bodily injury" or "property damage" included within the "products - completed operations hazard "

Agency Code 23-0881-00

Policy Number 852317-07021279

CG 01 08 11 85
COMMERCIAL GENERAL LIABILITY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**ALABAMA AND LOUISIANA CHANGES - WHO IS AN
INSURED**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART LIQUOR LIABILITY COVERAGE PART OWNERS AND CON-
TRACTORS PROTECTIVE LIABILITY COVERAGE PART POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART RAILROAD PROTECTIVE LIABILITY COVER-
AGE PART

In WHO IS AN INSURED (Section II) the term "executive officer" means only a person holding any of the officer posi-
tions created by your charter, constitution or by laws

Agency Code 23-0881-00

Policy Number 852317-07021279

CG 21 47 09 89

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMPLOYMENT - RELATED PRACTICES EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

1. The following exclusion is added to COVERAGE A (Section I):

- o. "Bodily injury" arising out of any:
 - (1) Refusal to employ;
 - (2) Termination of employment;
 - (3) Coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or other employment-related practices, policies, acts or omissions; or
 - (4) Consequential "bodily injury" as a result of (1) through (3) above.

This exclusion applies whether the insured may be held liable as an employer or in any other capacity and to any obligation to share dam-

ages with or to repay someone else who must pay damages because of the injury

2. The following exclusion is added to COVERAGE B (Section I):

- c. "Personal injury" arising out of any:
 - (1) Refusal to employ;
 - (2) Termination of employment;
 - (3) Coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or other employment-related practices, policies, acts or omissions; or
 - (4) Consequential "personal injury" as a result of (1) through (3) above.

Agency Code 23-0881-00

Policy Number 852317-07021279

COMMUNICABLE DISEASE EXCLUSION
Commercial General Liability Coverage Form

55137 (6-92)

It is agreed:

1 The following exclusion is added and applies to:

- a COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY;
- b. COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY; and
- c COVERAGE C MEDICAL PAYMENTS.

2. EXCLUSION

This policy does not apply to "bodily injury", "personal injury" or medical expenses for "bodily injury" arising out of or resulting from the transmission of any communicable disease by any "insured".

All other policy terms and conditions apply

Agency Code 23-0881-00

Policy Number 852317-07021279

CG 00 01 11 88

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word "insured" means any person or organization qualifying as such under WHO IS AN INSURED (SECTION II).

Other words and phrases that appear in quotation marks have special meaning. Refer to DEFINITIONS (SECTION V).

SECTION I—COVERAGES

COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement.

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend any "suit" seeking those damages. We may at our discretion investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payments of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under SUPPLEMENTARY PAYMENTS—COVERAGES A AND B.

- b. This insurance applies to "bodily injury" and "property damage" only if:

- (1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory"; and
- (2) The "bodily injury" or "property damage" occurs during the policy period.

- c. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

2. Exclusions.

This insurance does not apply to:

- a. "Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

- b. "Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement; or
- (2) That the insured would have in the absence of the contract or agreement.

- c. "Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

- d. Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

Agency Code 23-0881-00

Policy Number 852317-07021279

e. "Bodily injury" to:

- (1) An employee of the insured arising out of and in the course of employment by the insured; or
- (2) The spouse, child, parent, brother or sister of that employee as a consequence of (1) above

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

f. (1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants:

- (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured;
- (b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;
- (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any insured or any person or organization for whom you may be legally responsible; or
- (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations:
 - (i) if the pollutants are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor; or
 - (ii) if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

Subparagraphs (a) and (d) (i) do not apply to "bodily injury" or "property damage" arising out of heat, smoke or fumes from a hostile fire

As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be.

(2) Any loss, cost or expense arising out of any:

- (a) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
- (b) Claim or suit by or on behalf of a governmental authority for damages because of testing from, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed

g. "Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading and unloading"

This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent;
- (2) A watercraft you do not own that is:
 - (a) Less than 26 feet long; and
 - (b) Not being used to carry persons or property for a charge;
- (3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (4) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or
- (5) "Bodily injury" or "property damage" arising out of the operation of any of the equipment listed in paragraph f (2) or f (3) of the definition of "mobile equipment" (Section V.8)

Agency Code 23-0881-00

Policy Number 852317-07021279

- h. "Bodily injury" or "property damage" arising out of:
 - (1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
 - (2) The use of "mobile equipment" in, or while in practice or preparation for, a prearranged racing, speed or demolition contest or in any stunting activity
- i. "Bodily injury" or "property damage" due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution. This exclusion applies only to liability assumed under a contract or agreement
- j. "Property damage" to:
 - (1) Property you own, rent or occupy;
 - (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
 - (3) Property loaned to you;
 - (4) Personal property in the care, custody or control of the insured;
 - (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
 - (6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a side-track agreement.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "products-completed operations hazard".

- k. "Property damage" to "your product" arising out of it or any part of it.
- l. "Property damage" to "your work" arising out of it or any part of it and including in the "products-completed operations hazard".

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

- m. "Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

- n. Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property";

if such product, work or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

Exclusions c. through n. do not apply to damage by fire to premises rented to you. A separate limit of insurance applies to this coverage as described in LIMITS OF INSURANCE (SECTION III)

COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement.

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal injury" or "advertising injury" to which this coverage part applies. We will have the right and duty to defend any "suit" seeking those damages. We may at our discretion investigate any "occurrence" or offense and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in LIMITS OF INSURANCE (SECTION III); and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverage A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless ex-

Agency Code 23-0881-00

Policy Number 852317-07021279

explicitly provided for under SUPPLEMENTARY PAYMENTS—COVERAGES A AND B.

b. This insurance applies to:

- (1) "Personal injury" caused by an offense arising out of your business, excluding advertising, publishing, broadcasting or telecasting done by or for you;
- (2) "Advertising injury" caused by an offense committed in the course of advertising your goods, products or services;

but only if the offense was committed in the "coverage territory" during the policy period

2. Exclusions.

This insurance does not apply to:

a. "Personal injury" or "advertising injury":

- (1) Arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of falsity;
- (2) Arising out of oral or written publication of material whose first publication took place before the beginning of the policy period;
- (3) Arising out of the willful violation of a penal statute or ordinance committed by or with the consent of the insured; or
- (4) For which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement

b. "Advertising injury" arising out of:

- (1) Breach of contract, other than misappropriation of advertising ideas under an implied contract;
- (2) The failure of goods, products or services to conform with advertised quality or performance;
- (3) The wrong description of the price of goods, products or services; or
- (4) An offense committed by an insured whose business is advertising, broadcasting, publishing or telecasting

COVERAGE C. MEDICAL PAYMENTS

1. Insuring Agreement.

a. We will pay medical expenses as described below for "bodily injury" caused by an accident:

- (1) On premises you own or rent;
- (2) On ways next to premises you own or rent; or

(3) Because of your operations;

provided that:

- (1) The accident takes place in the "coverage territory" and during the policy period;
- (2) The expenses are incurred and reported to us within one year of the date of the accident; and
- (3) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:

- (1) First aid at the time of an accident;
- (2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices; and
- (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions.

We will not pay expenses for "bodily injury":

- a. To any insured**
- b. To a person hired to do work for or on behalf of any insured or a tenant of any insured.**
- c. To a person injured on that part of premises you own or rent that the person normally occupies**
- d. To a person, whether or not an employee of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers' compensation or disability benefit law or similar law**
- e. To a person injured while taking part in athletics.**
- f. Included within the "products-completed operations hazard"**
- g. Excluded under Coverage A**
- h. Due to war, whether or not declared, or any act or condition incident to war. War includes civil war, insurrection, rebellion or revolution.**

SUPPLEMENTARY PAYMENTS—COVERAGES A AND B

We will pay, with respect to any claim or "suit" we defend:

1. All expenses we incur
2. Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Li-

Agency Code **23-0881-00**Policy Number **852317-07021279**

ability Coverage applies. We do not have to furnish these bonds.

3. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
4. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$100 a day because of time off from work.
5. All costs taxed against the insured in the "suit".
6. Prejudgment interest awarded against the insured on the part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
7. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

SECTION II—WHO IS AN INSURED

1. If you are designated in the Declarations as:

- a. An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
- b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
- c. An organization other than a partnership or joint venture, you are insured. Your executive officers and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.

2. Each of the following is also an insured:

- a. Your employees, other than your executive officers, but only for acts within the scope of their employment by you. However, no employee is an insured for:
 - (1) "Bodily injury" or "personal injury" to you or to a co-employee while in the course of his or her employment, or the spouse, child, parent, brother or sister of that co-employee as a consequence of such "bodily injury" or "personal injury", or for any obligation to share damages with or repay someone else who must pay damages because of the injury; or

- (2) "Bodily injury" or "personal injury" arising out of his or her providing or failing to provide professional health care services; or

- (3) "Property damage" to property owned or occupied by or rented or loaned to that employee, any of your other employees, or any of your partners or members (if you are a partnership or joint venture).

- b. Any person (other than your employee), or any organization while acting as your real estate manager.
- c. Any person or organization having proper temporary custody of your property if you die, but only:
 - (1) With respect to liability arising out of the maintenance or use of that property; and
 - (2) Until your legal representative has been appointed.
- d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.

3. With respect to "mobile equipment" registered in your name under any motor vehicle registration law, any person is an insured while driving such equipment along a public highway with your permission. Any other person or organization responsible for the conduct of such person is also an insured, but only with respect to liability arising out of the operation of the equipment, and only if no other insurance of any kind is available to that person or organization for this liability. However, no person or organization is an insured with respect to:

- a. "Bodily injury" to a co-employee of the person driving the equipment; or
- b. "Property damage" to property owned by, rented to, in the charge of or occupied by you or the employer of any person who is an insured under this provision.

4. Any organization you newly acquire or form, other than a partnership or joint venture, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

- a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period whichever is earlier;
- b. Coverage A does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
- c. Coverage B does not apply to "personal injury" or "advertising injury" arising out of an

Agency Code 23-0881-00

Policy Number 852317-07021279

offense committed before you acquired or formed the organization

No person or organization is an insured with respect to the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations

SECTION III—LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds,
 - b. Claims made or "suits" brought; or
 - c. Persons or organizations making claims or bringing "suits".
2. The General Aggregate Limit is the most we will pay for the sum of:
 - a. Medical expenses under Coverage C;
 - b. Damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and
 - c. Damages under Coverage B.
3. The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage A for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".
4. Subject to 2 above, the Personal and Advertising Injury Limit is the most we will pay under Coverage B for the sum of all damages because of all "personal injury" and all "advertising injury" sustained by any one person or organization.
5. Subject to 2 or 3 above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
 - a. Damages under Coverage A; and
 - b. Medical expenses under Coverage C

because of all "bodily injury" and "property damage" arising out of any one "occurrence".
6. Subject to 5, above, the Fire Damage Limit is the most we will pay under Coverage A for damages because of "property damage" to premises rented to you arising out of any one fire
7. Subject to 5, above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of "bodily injury" sustained by any one person.

The limits of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the

policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV—COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy.

Bankruptcy or insolvency of the insured or the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties In The Event Of Occurrence, Claim Or Suit.

- a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the "occurrence" or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the "occurrence" or offense

- b. If a claim is made or "suit" is brought against any insured, you must:

- (1) Immediately record the specifics of the claim or "suit" and the date received; and
- (2) Notify us as soon as practicable

You must see to it that we receive written notice of the claim or "suit" as soon as practicable

- c. You and any other involved insured must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit"
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation, settlement or defense of the claim or "suit"; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.

- d. No insureds will, except at their own cost voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

Agency Code 23-0881-00

Policy Number 852317-07021279

3. Legal Action Against Us.

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured obtained after an actual trial; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance.

If other valid and collectible insurance is available to the insured for a loss we cover under Coverage A or B of this Coverage Part, our obligations are limited as follows:

- a. Primary Insurance

This insurance is primary except when b. below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in c. below.

- b. Excess Insurance

This insurance is excess over any of the other insurance, whether primary excess, contingent or on any other basis:

- (1) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
- (2) That is Fire insurance for premises rented to you; or
- (3) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion g of Coverage A (Section I)

When this insurance is excess, we will have no duty under Coverage A or B to defend any claim or "suit" that any other insurer has a duty to defend. If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

- c. Method of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit.

- a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period. Audit premiums are due and payable on notice to the first Named Insured. If the sum of the advance and audit premiums paid for the policy term is greater than the earned premium, we will return the excess to the first Named Insured.
- c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations.

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

7. Separation of Insureds.

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this

Agency Code 23-0881-00

Policy Number 852317-07021279

Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought

8. Transfer Of Rights Of Recovery Against Others To Us.

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them

9. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date

If notice is mailed, proof of mailing will be sufficient proof of notice

SECTION V—DEFINITIONS

1. "Advertising injury" means injury arising out of one or more of the following offenses:

- a. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- b. Oral or written publication of material that violates a person's right of privacy;
- c. Misappropriation of advertising ideas or style of doing business; or
- d. Infringement of copyright, title or slogan.

2. "Auto" means a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any attached machinery or equipment. But "auto" does not include "mobile equipment"

3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any one time

4. "Coverage territory" means:

- a. The United States of America (including its territories and possessions). Puerto Rico and Canada;
- b. International waters or airspace, provided the injury or damage does not occur in the course of travel or transportation to or from any place not included in a. above; or
- c. All parts of the world if:

(1) The injury or damage arises out of:

- (a) Goods or products made or sold by you in the territory described in a. above; or
- (b) The activities of a person whose home is in the territory described in a. above, but is away for a short time on your business; and

(2) The insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in a. above or in a settlement we agree to.

5. "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:

- a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
- b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by:

- a. The repair, replacement, adjustment or removal of "your product" or "your work"; or
- b. Your fulfilling the terms of the contract or agreement.

6. "Insured contract" means:

- a. A lease of premises;
- b. A sidetrack agreement;
- c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement

An "insured contract" does not include that part of any contract or agreement:

- a. That indemnifies any person or organization for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and af-

Agency Code 23-0881-00

Policy Number 852317-07021279

fecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing;

- b. That indemnifies an architect, engineer or surveyor for injury or damage arising out of:

(1) Preparing, approving or failing to prepare or approve maps, drawings, opinions, reports, surveys, change orders, designs or specifications; or

(2) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;

- c. Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in b above and supervisory inspection or engineering services; or

- d. That indemnifies any person or organization for damage by fire to premises rented or loaned to you

7. "Loading or unloading means the handling of property:

a. After it is moved from the place where it is accepted for movement into or onto an aircraft watercraft or "auto";

b. While it is in or on an aircraft, watercraft or "auto"; or

c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered;

but "loading or unloading does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".

8. "Mobile equipment" means any of the following types of land vehicles including any attached machinery or equipment:

a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;

b. Vehicles maintained for use solely on or next to premises you own or rent;

c. Vehicles that travel on crawler treads;

d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:

(1) Power cranes, shovels, loaders, diggers or drills; or

(2) Road construction or resurfacing equipment such as graders, scrapers or rollers;

- e. Vehicles not described in a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:

(1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or

(2) Cherry pickers and similar devices used to raise and lower workers;

- f. Vehicles not described in a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

(1) Equipment designed primarily for:

(a) Snow removal;

(b) Road maintenance, but not construction or resurfacing;

(c) Street cleaning;

(2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise and lower workers; and

(3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment

9. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.

10. "Personal injury" means, other than "bodily injury", arising out of one or more of the following offenses:

a. False arrest, detention or imprisonment;

b. Malicious prosecution;

c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies by or on behalf of its owner, landlord or lessor;

d. Oral or written publication of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or

Agency Code 23-0881-00

Policy Number 852317-07021279

- e. Oral or written publication of material that violates a person's right of privacy.
11. a. "Products-completed operations hazard" includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
- (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned.
- b. "Your work" will be deemed completed at the earliest of the following times:
- (1) When all of the work called for in your contract has been completed.
 - (2) When all of the work to be done at the site has been completed if your contract calls for work at more than one site.
 - (3) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.
- Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.
- c. This hazard does not include "bodily injury" or "property damage" arising out of:
- (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle created by the "loading or unloading" of it;
 - (2) The existence of tools, uninstalled equipment or abandoned or unused materials;
 - (3) Products or operations for which the classification in this Coverage Part or in our manual of rules includes products or completed operations.
12. "Property damage" means:
- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
 - b. Loss of use of tangible property that is not physically injured. All such loss shall be deemed to occur at the time of the "occurrence" that caused it.
13. "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage", "personal injury" or "advertising injury" to which this insurance applies are alleged. "Suit" includes:
- a. An arbitration proceeding in which such damages are claimed and to which you must submit or do submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which you submit with our consent
14. "Your product" means:
- a. Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (1) You;
 - (2) Others trading under your name; or
 - (3) A person or organization whose business or assets you have acquired; and
 - b. Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products
- "Your product" includes:
- a. Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
 - b. The providing of or failure to provide warnings or instructions.
- "Your product" does not include vending machines or other property rented to or located for the use of others but not sold.
15. "Your work" means:
- a. Work or operations performed by you or on your behalf; and
 - b. Materials, parts or equipment furnished in connection with such work or operations
- "Your work" includes:
- a. Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work"; and
 - b. The providing of or failure to provide warnings or instructions

Agency Code 23-0881-00

Policy Number 852317-07021279

55069 (1-88)

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

**CONTRACTUAL COVERAGE AMENDATORY
ENDORSEMENT**

THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE COMMERCIAL GENERAL LIABILITY COVERAGE FORM.

It is agreed:

Under Section I - COVERAGE A, Item 2 Exclusions:

Exclusion b is deleted and replaced by the following:

- b "Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:
 - (1) Assumed in a contract or agreement that is an "insured contract". However, if the insurance under this policy does not apply to the liability of the insured, it also does not apply to such liability assumed by the insured under an "insured contract"
 - (2) That the insured would have in the absence of the contract or agreement

All other terms and conditions of the policy apply.

Agency Code 23-0881-00

Policy Number 852317-07021279

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY. 55118 (8-91)

**POLLUTION EXCLUSION ENDORSEMENT
PERSONAL INJURY LIABILITY**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

Under SECTION I - COVERAGES, COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY, 2. EXCLUSIONS, exclusion c. is added:

- c. (1) "Personal injury" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants:
- (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured;
 - (b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;
 - (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for any insured or any person or organization for whom you may be legally responsible; or
 - (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations:
 - (i) if the pollutants are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor; or

- (ii) if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants.

Subparagraphs (a) and (d) (i) do not apply to "personal injury" arising out of heat, smoke or fumes from a hostile fire.

As used in this exclusion, a hostile fire means one which becomes uncontrollable or breaks out from where it was intended to be

- (2) Any loss, cost or expense arising out of any:
- (a) Request, demand or order that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of pollutants; or
 - (b) Claim or suit by or on behalf of a governmental authority for damages because of testing from, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of pollutants.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

All other policy terms and conditions apply

Agency Code 23-0881-00

Policy Number 852317-07021279

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IL 00 21 11 85

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (Broad Form)

This endorsement modifies insurance provided under the following:

BUSINESSOWNERS POLICY
COMMERCIAL AUTO COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
FARM COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY NEW YORK DEPARTMENT OF TRANSPORTATION

1. The insurance does not apply:

A. Under any Liability Coverage, to "bodily injury" or "property damage:"

- (1) With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United State of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization

C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from the "hazardous properties" of "nuclear material," if:

- (1) The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
- (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of by or on behalf of an "insured"; or
- (3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility," but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.

2. As used in this endorsement:

"Hazardous properties" include radioactive, toxic or explosive properties;

"Nuclear material" means "source material," "Special nuclear material" or "by-product material;"

"Source material," "special nuclear material," and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof;

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor;"

Agency Code 23-0881-00

Policy Number 852317-07021279

"Waste" means any waste material (a) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility."

"Nuclear facility" means:

- (a) Any "nuclear reactor;"
- (b) Any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing "spent fuel," or (3) handling, processing or packaging "waste;"
- (c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such

material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

- (d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste;"

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material;

"Property damage" includes all forms of radioactive contamination of property.

Agency Code 23-0881-00

Policy Number 852317-07021279

COMMON POLICY CONDITIONS

IL 00 17 11 85

All Coverage Parts included in this policy are subject to the following conditions.

A. CANCELLATION

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. CHANGES

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. EXAMINATIONS OF YOUR BOOKS AND RECORDS

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. INSPECTIONS AND SURVEYS

We have the right but are not obligated to:

1. Make inspections and surveys at any time;
2. Give you reports on the conditions we find; and
3. Recommend changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

1. Are safe or healthful; or
2. Comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

E. PREMIUMS

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. TRANSFER OF YOUR RIGHTS AND DUTIES UNDER THIS POLICY

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

55027 (7-87)

PUNITIVE DAMAGES ENDORSEMENT

THIS ENDORSEMENT APPLIES TO INSURANCE PROVIDED UNDER THE COMMERCIAL GENERAL LIABILITY COVERAGE PART.

The reference in the policy under SECTION III - LIMITS OF INSURANCE to "damages" includes punitive or exemplary damages. Provided, however, that such "damages":

1. are included in the limits of insurance expressed in the Declarations; and
2. are not to be construed in any event as additional amounts of insurance.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

55029 (7-87)

ABSOLUTE ASBESTOS EXCLUSION ENDORSEMENT

**THIS ENDORSEMENT MODIFIES INSURANCE PROVIDED UNDER THE COMMERCIAL GENERAL LIABILITY
COVERAGE PART.**

No coverage is provided by this policy for any claim, suit, action or proceeding against the insured arising out of the discharge, dispersal, release, escape or inhalation of any asbestos related particle, dust, irritant, contaminant, pollutant, toxic element or material.

AGENCY ##### POLICY #####
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13271 (3-95)

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BOX 30660, LANSING, MICHIGAN 48909-8160 • 517/323-1200

AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY
HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY
SOUTHERN-OWNERS INSURANCE COMPANY

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Thank you for allowing Auto-Owners to handle your insurance needs.

Auto-Owners Insurance Group is financially sound with sufficient reserves to be ranked among the leaders in the industry for financial security. Our A++ (Superior) rating by the A M Best Company signifies that we have the financial strength to provide the insurance protection you need.

Feel free to contact your Auto-Owners agency with any questions you may have about your insurance needs.

Your agency's phone number is !!!!!!!!!!!!!!!.

Auto-Owners Insurance - The "No Problem" People®

— Serving Our Policyholders and Agents for More Than 85 Years —



Tailored Protection Insurance Policy

Auto-Owners Insurance Company

Insert Declarations Page (Part Two), form and Endorsements here so that edge butts against fold of Contract.

POLICY NON-ASSESSABLE

This policy is non-assessable and the premium stated in the Declarations is the only premium you will be asked to pay.

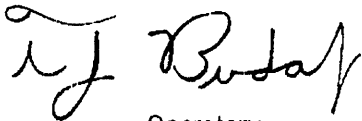
PARTICIPATING

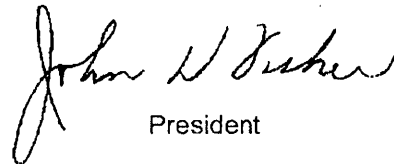
You will be entitled to an equitable participation in Company funds in excess of an amount required to pay expenses and all the losses or claims or other policy obligations incurred, together with the reserve and surplus funds required or permitted by law. A distribution will be made only in accordance with the decision of our Board of Directors acting under the insurance laws and under our charter.

NOTICE OF MEMBERSHIP AND ANNUAL MEETING

Because we are a mutual company this policy makes you a member of the Auto-Owners Insurance Company. You are entitled to vote, in person or by proxy, at all meetings. Our annual policyholder's meetings are held at our home office at Lansing, Michigan on the second Monday in May in each year at 10:00 A.M.

In witness whereof, we, the Auto-Owners Insurance Company, have caused this policy to be issued and to be duly signed by our President and Secretary.


Secretary


President

